

EXHIBIT A

IN THE DISTRICT COURT OF JACKSON COUNTY MISSOURI
SIXTENTH CIRCUIT CIVIL DIVISION

PETITION FOR FRAUD

Gilbert J. Crockran
Bernie R. Crockran

Plaintiffs

Vs.
Defendants

MERS

HSBC BANK
AIG Federal Savings Bank
Covenant Title & Escrow LLC
& its subsidiaries
Jeanene May Wipperman Fast
Denise (May) MacMillan
Sammie L. West- 1st Fidelity Mortgage
Paul Cooper 1st Fidelity Mortgage
Mortgage Professionals -Steve Hooks
Land America Lawyers Title & subsidiaries
Fidelity National Financial
Joe Newsome-Appraisals Unlimited
~~XXXXXXXXXXXXXXXXXXXX~~
Douglass K. Dezube registered agent

13 16 - CV 18 299
Case No.
Div.
MO Ch.
FRAUD

FILED - CIRCUIT COURT
JACKSON CO. MO - KC
2013 JUN 19 AM 11:46

APTC (52)

1. MERS is mortgage Electronic Registration System, Inc MERS is a separate corporation that is acting solely as a nominee for Lender and Lenders successors and assigns. MERS is the beneficiary under this security instrument MERS is organized and existing under the laws of Delaware.

2. MERS is listed as being the beneficiary which means person or entity that can profit from the loan payments. MERS allegedly was the original lender & not HSBC. Allegedly HSBC was just a collection agent for MERS and never owned the note or lent the money for the loan.

3. Allegedly MERS will be seen listed on millions of mortgage documents and was an invisible partner to banks & loan servicers. This allows moneys for loan payments to move thru a network and maze to shadow the real culprits behind the mortgage fraud.

4. Again one loan is at question only one not two. What is the genuine material fact is escrow Agents at Covenant Title & Escrow defendants Jeanene Fast & her sister Denise MacMillian never personally saw the plaintiffs the Crockrans to close any loan. Two loans appear at the recorder of deeds One for \$112,800 and one for \$28,200. Plaintiffs never took out a loan for \$28,200. Plaintiffs the Crockrans found that they had paid their loan down considerable from Field Stone Mortgage and had a balance a lower balance.

5. 2005 AIG Bank shows loan was \$112,800 and my last HSBC loan statement shows a true balance of \$106,755.81 in September 2012.

6. There are two loans that were registered at Jackson County (Kansas City) Recorder of deeds. Plaintiffs (the Crockrans did not take out two loans nor have knowledge of them. Plaintiffs received no documents from Tarus Monroe a loan rep who worked with Mortgage Professionals and 1st Fidelity Mortgage both companies located in Johnson County Kansas.

7. (All HSBC mortgages are listed under a pass thru certificate series number) the plaintiffs loan isn't which leads to doubt of the validity of mortgage assignments from MERS to HSBC Mortgage.

8. Moody investors and the Security Exchange commission keep records of buys of mortgage securities one company to another and there is no record of the Plaintiffs loan on their home with AIG/Wilmington Finance ever being listed in a asset back mortgage series.

9. There is a ROBO signed assignment of mortgage GRANTOR Mortgage Electronic Registration Systems as Nominee for Wilmington Finance a Division of AIG Bank its successors & assigns dated June 30, 2009. There is no date stamp of Jackson County Recorder on assignment.

10. MERS a quasi company claiming ownership of plaintiffs loan registered Bogus mortgage assignment and relied on Jackson County filings to duplicate and recreate note ownership after not filing the original loan note.

11. Plaintiff Gilbert Crockran requested and received several loan documents from HSBC by U.S. Mail October 16, 2012. Those documents included numbered Mortgage note, mortgage for \$112,800, two HUD statements one dated November 8, 2005 and November 17, 2005.

12. November 8, 2005 is listed as closing date and loan application is dated November 8, 2005 also with 1st Fidelity Mortgage & Tarus Monroe interviewer both list Covenant Title & Escrow LLC & defendant Jeanene Fast her defendant sister Denise MacMillan is listed as escrow agent working with Land America Title & Hillcrest Bank to transfer funds into.

13. Why is their activity with HUD statement still going after loan closed November 8, 2005?

14. HUD list \$1,550 payment from borrower? And a gross amount due borrower of \$141,266.36. Plaintiffs never got this amount of proceeds. States loan with fieldstone mortgage pay off \$136,072.24 loan was original \$133,000
AND Plaintiffs had paid off \$13,000 before refinancing loan.

15. There are two Good Faith estimates both unsigned placing the loan on one statement at \$141,000 and monthly payments at \$966.22.

16. \$6,586.64 in fees to 1st Fidelity Mortgage, Covenant Title and no pay off to Fieldstone for mortgage @6.5 interest rate.

The second good faith estimate shows plaintiff address 6119 E 107th St. Louis, Missouri 63134 it says first lien and show \$112,800 loan amount with 7.05 interest rate and ARM it shows no payouts to Fieldstone only to brokers.

17. The insurance is dated October 18, 2005 With Brown Insurance and the Covenant Title Commitment prepared by defendant MacMillan is dated October 18, 2005 & A FAX NUMBER OF COVENANT TITLE 10/28/05 I met with Tarus Monroe October 17, 2005.

18. Plaintiffs loan documents showed the Crockrans address for themselves Listed in St Louis Missouri at 6119 E 107th St the different from The home address also 6119 E 107th but in Kansas City, Missouri. There were over 15 loan documents sent by HSBC defendants to plaintiff the Crockrans that validate a false address when all defendants were aware the Crockrans did not live at.

19. See further History of loan and facts concerning mortgage fraud allegedly at the hands of the defendants.

20. Again there is no pay to the order without recourse document that was sent by HSBC as requested for all the mortgage documents. There are multiple right to cancel documents, multiple truth and lending documents that have conflicting money amounts that match on any of the mortgage documents.

21. There again is no true evidence that HSBC Mortgage was in a position of ownership to transfer mortgage to Millsap and Singer law firm or from AIG Bank to HSBC Mortgage. The burden of proof relies on the fact every mortgage is in a pass thru certificate form and there are investors and investor numbers for each loan since the 1990's. This can be traced to Security Exchange Commission, CEDE Fast, a enterprise in New York that has pass thru certificates registered and Moodys investors public records of mortgage buys thru pass thru certificates.

COUNT ONE

Fraud & Misrepresentation against all the defendants
Defendants along with Tarus Monroe assistance used their skills and talents to defraud Plaintiffs Gilbert J Crockran & Bennie Crockran. The terms of the loan were never discussed as to cost by Covenant Title defendants MacMillan & Fast.

They lied stating seeing knowingly working in a alleged scheme to use plaintiffs loan application to induce Wilmington Finance/AIG Federal Savings Bank to lend money based on fraud.

1st Fidelity Mortgage officers Paul Cooper & Sammi L. West benefitted from their relationship with Tarus Monroe to bring in business to them and Mortgage Professionals Steven Hooks.

COUNT TWO

Bait And Switch

Bait & Switch tactics were used to make the Plaintiffs the Crockran believe they were going to save money and have a fixed rate loan not an adjustable loan. This was done by 1st Fidelity Mortgage officers who employed Tarus Monroe as did Steve Hooks, Covenant Title employees & Steve Hooks Mortgage Professionals to bring in business, Monroe brags bring in \$5 million in loan business in 1 year.

COUNT THREE

Mail Fraud

Fraudulent wire transfers and use of the U.S. Mail to mail documents to plaintiffs that were tampered with & fraudulent.

Allegedly Douglass Dezube registered agent Covenant Title & Escrow was allegedly aware of the business practices with Covenant Title & Escrow Steve Hooks and Ms Fast & MacMillian. It was Dezube duty allegedly to know what type of mortgage loans they were processing and the sub prime market that borrowers like the plaintiffs were needlessly steered into.

Because of his lack of oversight Plaintiffs were lied to and cheated causing Financial hardships

COUNT FOUR

BAD FAITH,

Plaintiffs the Crockrans lost lots of money paying more for the loan than they should have. The Scheme allegedly allowed this ponzi scheme to profit Defendants 1st Fidelity Mortgage, Mortgage Professionals Steve Hooks, AIG Bank & Wilmington Finance, HSBC, Land America & Lawyers Title, Douglass DeZube, Joe Newsome-Appraisals Unlimited, Jeanene Fast, Denise MacMillan and MERS. The plaintiffs show two loans only one that HSBC collected a payment for. The \$112,800 loan.

COUNT FIVE

FORGERY

Plaintiffs names were forged in most of the loan documents to maximize the fraud and financial aspects of the crime. Allegedly these individuals including the banks are refereed to as allegedly committing larcenous acts against others some brought to light some not.

Allegedly defendants 1st Fidelity Mortgage, Mortgage Professionals Covenant Title notaries & escrow agents allegedly conspired to switch the plaintiffs fixed loan they requested to an adjustable loan. There are cut and paste signatures and clear & present forgeries throughout loan documents including a BALLOON NOTE (for \$28,200 that has the signatures of plaintiffs that was neither filed at Jackson County or see by the Crockrans until HSBC sent this in their documents to the Crockrans,

COUNT SIX

EMBEZZLEMENT

Defendants used their relationship between them to work cohesively to swindle and defraud AIG Federal Savings Bank allegedly of \$500,000 Using the plaintiffs information as a carrot. Defendants Paul Cooper & Sammi L. West along with Steve Hooks Mortgage Professionals used Tarus Monroe as their gofer to get innocent borrowers to file out fixed rate loan

applications then farm them out to the highest bidders between the two of them. Monroe would profit in bonuses and the scheme began. The insurance would be placed immediately and escrow open up to receive money from loan application which someone was allegedly on board at AIG to assist them to get loans passed. They approve them and no one catches fraud. Next the defendant escrow agents Fast & MacMillan set up HUD statements RESPA and other value documents which have conflicting & different pay outs and money amounts on multiple financial documents. Multiple loan applications are made changing information of borrowers to make it a fresh loan. Phony inflated appraisal is given on the home to bilk the highest amount from transaction by Joe Newsome who is employed by 1st Fidelity Mortgage & Mortgage Professionals. Monroe leaves no loan documents for the borrowers to review wisking off to the highest bidder.

Plaintiffs have been defrauded and don't find out what happened until the request loan documents from lender, recorder of deeds & compare them and find the horror. Debuze allegedly rakes in profits as others do the dirty work and know one get caught. They walk away. Fidelity National Financial acquires

The assets allegedly of Covenant Title & Escrow to conceal the fraud,

COUNT SEVEN

FALSE ENRICHMENT

MERS, HSBC Mortgage, AIG Bank Covenant Title & Escrow 1st Fidelity & Mortgage professionals, Douglass Dezube, Fidelity National Financial, Land America Lawyers Title allegedly profited from excessive fees for closing cost, registration of mortgage and Alta title payments that never produce a title policy. Title commitment list Land America Lawyers title as supplying title commitments to Covenant Title & Escrow that were two page documents that plaintiff was charged \$500 for several that never produce ALTA Policy that would cover fraud by defendants.

COUNT EIGHT
CONSPIRACY

Several of the defendants were registered at the Secretary of State to operate some allegedly were not. Defendants have continued in this industry And conspired to financially harm plaintiffs the Crockrans by false inducements of a fixed rate loan, saving money on their home. The group allegedly has worked as a team for years doing wrecklessly doing this to gain money. They were aware the Crockran's did not live in St Louis Mo But deliberately turned in false statements to the IRS to get information which they knew was untrue. Because of the actions of the defendants the home of the plaintiffs went into foreclosure. HSBC Mortgage saw the fraud and MERS did as it stemmed from them originally. They sent fraudulent documents to the recorder of deed, HSBC Mortgage knew the Crockrans did not take out multiple loans and knew that they had been defrauded and allowed it along with AIG Bank & MERS.

COUNT ~~Eight~~ Nine
RICO

DEFENDANTS used the United States Postal Service to file and mail fraudulent loan documents that were forged and tampered with to the Crockrans that they knew were false from Covenant Title and wire transfer to Hillcrest Bank escrow account.

The Crockrans have stated a claim upon which relief can be granted along with punitive & actual damages in excessive of \$500,000.
The Crockrans demand a jury trial.

Sincerely

Gilbert J Crockran



Date 7-15-2013

Return To:
Southwest Financial Services, LTD.
P.O. Box 300
Cincinnati, OH 45273-8043

DF390564

0012235313

21128302

CORPORATE ASSIGNMENT OF DEED OF TRUST

Jackson (Kansas City), Missouri
SELLER'S SERVICING #: 3 "CROCKRAN"

MERS #: 100372405101450137 VRU #: 1-888-679-6377

Date of Assignment: July 30th, 2009

Grantor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR
WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK "ITS SUCCESSORS AND
ASSIGNS" at 1595 SPRING HILL RD, STE 310, VIENNA, VA 22182

Grantee: HSBC MORTGAGE SERVICES INC. at 2929 WALDEN AVE, DEPEW, NY 14043

Deed Of Trust executed by: GILBERT J CROCKRAN AND BENNIE R. CROCKRAN, AS TENANTS BY
THE ENTIRETY as original grantor To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS
NOMINEE FOR WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK as original
grantee

Date of Deed of Trust: 11/08/2005 Recorded: 11/30/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as
Instrument No.: 2005K0077723 In Jackson (Kansas City), Missouri

Property Address: 6119 E 107TH STREET, KANSAS CITY, MO 64134

Legal: Lot 309, STRATFORD ESTATES, THIRD PLAT, a subdivision in Kansas City, Jackson County,
Missouri, according to the recorded plat thereof.

Statutory Address: 1595 SPRING HILL RD, STE 310, VIENNA, VA 22182

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths
DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and
sufficiency of which is hereby acknowledged, said Assignor hereby assigns unto the above-named
Assignee, the said Deed of Trust together with the Note or other evidence of indebtedness (the "Note"),
said Note having an original principal sum of \$112,800.00 with interest, secured thereby, together with all
moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all
the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants
and conveys unto the said Assignee, the Assignor's beneficial interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust and Note, and also the said property unto the said
Assignee forever, subject to the terms contained in said Deed of Trust and Note.

*AKP*AKPHSBI*07/30/2009 03:35:26 PM* HSB102HSBIA00000000000000517231* MOJACK2* 12235313 MOSTATE_TRUST_ASSIGN_ASSN *SS1HSBI*

CERTIFICATE OF MAILING

PETITION & SUMMONS

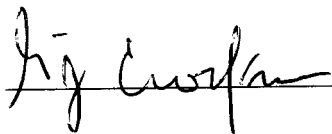
JULY 19 2013

DEFENDANTS NAME ADDRESS CITY & STATE

FROM : PLAINTIFF GILBERT J CROCKRAN 6119 E 107TH
KCMO

PLAINTIFF HAS MAILED PETITION & SUMMONS WITH
SELF ADDRESSED STAMPED ENVELOPE & A PRE PAID
POSTAGE STAMPED RETURN ENVELOPE TO NAMED
DEFENDANT

I CERTIFY THIS TO BE TRUE DATE JULY 19 2013



GILBERT J CROCKRAN

CERTIFICATE OF MAILING

PETITION & SUMMONS

JULY 15 2013

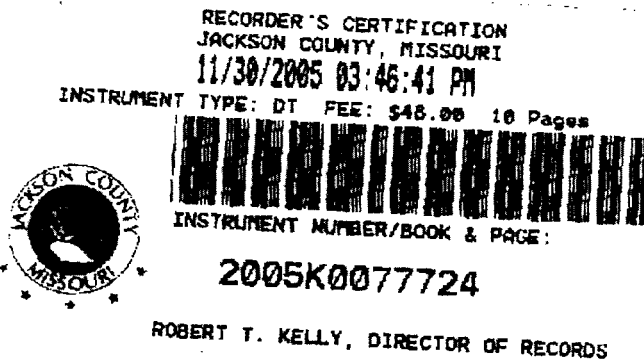
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FROM : PLAINTIFF GILBERT J CROCKRAN 6119 E 107TH
KCMO

PLAINTIFF HAS MAILED PETITION & SUMMONS WITH
SELF ADDRESSED STAMPED ENVELOPE & A PRE PAID
POSTAGE STAMPED RETURN ENVELOPE TO NAMED
DEFENDANT

I CERTIFY THIS TO BE TRUE DATE JULY 15 2013

 GILBERT J CROCKRAN



[Space Above this Line for Recording Data]

Title(s) of Document:
Deed Of Trust

Date of Document:
November 08, 2005

Grantor(s):
GILBERT J CROCKRAN
BENNIE R. CROCKRAN, *husband and wife*

Grantor's Address:
6119 E 107TH STREET
KANSAS CITY, MO 64134-

Grantee(s): *MERS*
Wilmington Finance, a division of AIG Federal Savings Bank

Trustee: *John Allinder*
Grantee's Address:
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

Full Legal Description is located on page: *1*

Reference Book(s) and Page(s), if required:

Covenant Title CMOS10049A

MO Indexing Coversheet - 11/01

 368C(MO) (0111)

WMP MORTGAGE FORMS - (800)521-7281

DDS-1A0W



EX 1

(C) "Lender" is
Wilmington Finance, a division of AIG Federal Savings Bank
Lender is a Federal Savings Bank
organized and existing under the laws of United States of America
Lender's address is 401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

(D) "Trustee" is
~~COVENANT / TITLE & ESCROW / L / VC /~~ John Allinder
Trustee's address is ~~12920 METCALF / NW 37E / 129~~ 19049 E. Valleyview Pkwy.
~~OVERLAND PARK / KS / 66210~~ Independence, MO 64055

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated November 08, 2005
The Note states that Borrower owes Lender One Hundred Twelve Thousand Eight Hundred &
00/100 Dollars

(U.S. \$112,800.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December 01, 2035

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input checked="" type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [specify]

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

1446-6A(MO) (0107)
ODS-MOW

Page 2 of 15

Initials: *hgc BRE*

Form 3028 1/01

DEED OF TRUST

Borrower's address is located on page 5.

MIN 100372405101450533
Loan Number: 4500006804

THIS DEED OF TRUST is made this 8th day of November, 2005,
among the Grantor,
GILBERT J CROCKRAN AND BENNIE R. CROCKRAN, AS TENANTS BY THE
ENTIRETY

(herein "Borrower"),

COVENANT TITLE & ESCROW, L.L.C.

(herein "Trustee"),

whose address is 12920 METCALF AVE STE 120
OVERLAND PARK, KS 66213-

and the Beneficiary, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Wilmington Finance, a division of AIG Federal Savings Bank,

Federal Savings Bank

, ("Lender") is organized and

existing under the laws of

United States of America

, and has an address of

401 Plymouth Road, Suite 400

Plymouth Meeting, PA 19462

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of JACKSON, State of Missouri:


SEE COMPLETE LEGAL DISCRIPTION DESCRIBED IN EXHIBIT 'A' ATTACHED
HERETO AND MADE A PART HEREOF

See last page for Riders.

MISSOURI - SECOND MORTGAGE - 1/80 - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Page 1 of 6

Initials: *WJC BRC* Form 3826
Amended 2/99

 76N(MO) (0204)
DDS-5MO

VMP MORTGAGE FORMS - (800)521-7291

which has the address of
KANSAS CITY

6119 E 107TH STREET [Street]
[City], Missouri 64134- [Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property". Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or cancelling this Deed of Trust.

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated November 08, 2005 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$ 28,200.00, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 01, 2020; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

Initials: *HRC BRC*

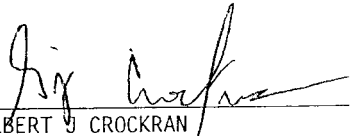
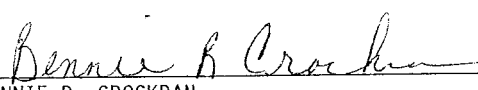
LOAN NO.: 4500006804

EQUAL CREDIT OPPORTUNITY ACT

EQUAL CREDIT OPPORTUNITY ACT - The Federal Equal Credit Opportunity Act prohibits discrimination against credit applicants on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the capacity to contract), whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning this lender is the

OFFICE OF THRIFT SUPERVISION
HARBORSIDE FINANCIAL CENTER PLAZA FIVE, SUITE 1600
JERSEY CITY, NJ 07311

ACKNOWLEDGEMENT OF RECEIPT
I/We have received a copy of this notice.

	<u>11/08/05</u>		<u>11/08/05</u>
GILBERT J. CROCKRAN	(Date)	BENNIE R. CROCKRAN	(Date)

(Date)

(Date)

DDS-HAL

(01/03)

SEE 'PREPAYMENT RIDER TO NOTE' ATTACHED HERETO AND MADE A PART HEREOF.
LOAN NO.: 4500006804

MIN: 100372405101450533

NOTE

WITH BALLOON PAYMENT

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

November 08, 2005
Date

OVERLAND PARK
City

KANSAS
State

6119 E 107TH STREET
KANSAS CITY, MO 64134-
Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$28,200.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is Wilmington Finance, a division of AIG Federal Savings Bank

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

2. INTEREST

I will pay interest at a yearly rate of 9.490 %.

Interest will be charged on unpaid principal until the full amount of principal has been paid.

3. PAYMENTS

I will pay principal and interest by making payments each month of U.S. \$236.92

I will make my payments on the 1st day of each month beginning on January 01, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on December 01, 2020, I still owe amounts under this Note, I will pay all those amounts, in full, on that date.

I will make my monthly payments at
PO Box 209
Plymouth Meeting, PA 19462

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any of my monthly payments by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment, but not less than U.S. \$11.85 and not more than U.S. \$11.85. I will pay this late charge only once on any late payment.

Initials: hjc Bre

Wilmington - MODIFIED - Multi-State - SECOND MORTGAGE BALLOON

DDS-EIB

Page 1 of 3

Form 3908

(B) Notice from Note Holder

If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) Default

If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE/DEED OF TRUST

In addition to the protections given to the Note Holder under this Note, a Mortgage/Deed of Trust, dated November 08, 2005, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage/Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

7. BORROWER'S WAIVERS

I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

Initials: h e b r e

ADJUSTABLE RATE NOTE

(LIBOR Index - Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

November 08, 2005
[Date]

OVERLAND PARK
[City]
6119 E 107TH STREET
KANSAS CITY, MO 64134

KANSAS
[State]

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 112,800.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Wilmington Finance, a division of AIG Federal Savings Bank

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.050%. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on January 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on December 01, 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 209
Plymouth Meeting, PA 19462
or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 754.25. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of December, 2007, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding SIX AND 800/1000 percentage points (6.800 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.050 % or less than 7.050 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1 %) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 13.050 %, or less than 7.050 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

Loan Number: 4500006804

Form **4506-T**
(Rev. July 2005)

Request for Transcript of Tax Return

Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. 1b First social security number on tax return or employer identification number (see instructions)

GILBERT J CROCKRAN

035-38-2111

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

BENNIE R. CROCKRAN

547-94-7756

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

6119 E 107TH ST

SAINT LOUIS, MO 63134

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Wilmington Finance
401 Plymouth Road, Suite 400, Plymouth Meeting, PA 19462
(877) 963-4968

Caution: If a third party requires you to complete Form 4506-T, do not sign Form 4506-T if lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 20 business days ☐

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 20 business days ☐

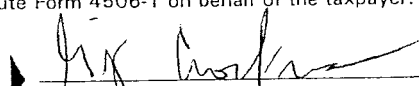
7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

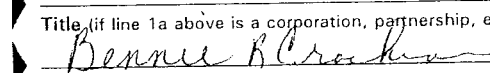
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.


Signature (see instructions)

11/08/05
Date

Telephone number of taxpayer on line 1a or 2a

Sign Here

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

11/08/05
Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form 4506-T (Rev. 7-2005)

9045T (0508)

Page 1 of 2

VMP Mortgage Solutions, Inc. (800)521-7291

DDS-45T

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT - PAGE 2
ITEMIZATION OF AMOUNT FINANCED

Creditor:
Wilmington Finance,
a division of AIG Federal Savings Bank
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

Property Address:
6119 E 107TH STREET
KANSAS CITY, MO 64134-

Date: November 08, 2005

Interest Rate: 7.050 %

Broker's License #: MULTI STATE

RE:
GILBERT J CROCKRAN
BENNIE R. CROCKRAN

Mailing Address:
6119 E 107TH
SAINT LOUIS, MO 63134

Loan Number: 4500006796

Loan Amount: \$112,800.00

Ref HUD-1 Statement		PAID		FINANCED	
SEE ATTACHED 'ITEMIZATION OF PAYOFFS' ATTACHED HERETO				\$ 139,617.78	
Amount Paid To Others on your Behalf:					
TITLE INSURANCE TO COVENANT TITLE & ESCROW,		\$ 0.00	\$ 375.00	0	
LOAN PROCEEDS PAID TO: COVENANT TITLE & ESCROW, L.L.C.			\$ -28,273.16		
AMOUNT FINANCED			\$ 111,719.62		
Prepaid Finance Charge:		PAID	FINANCED	*	
SETTLEMENT/CLOSING FEE TO COVENANT TITLE & ESCROW,		\$ 0.00	\$ 350.00	0	
WIRE TRANSFER TO COVENANT TITLE & ESCROW,		\$ 0.00	\$ 20.00	0	
RECORDING SERVICE FEE TO COVENANT TITLE & ESCROW,		\$ 0.00	\$ 100.00	0	
OVERNIGHT FEE TO CLOSING AGENT TO COVENANT TITLE & ESCROW,		\$ 0.00	\$ 40.00	0	
REDRAW FEE TO Wilmington Finance		\$ 0.00	\$ 200.00	0	
INTEREST 17 DAYS @ \$21.787 per Day		\$ 0.00	\$ 370.38		
Total Prepaid Finance Charge:			\$ 1,080.38		

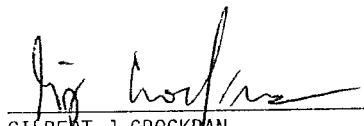
**FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT - PAGE 3
ITEMIZATION OF AMOUNT FINANCED**

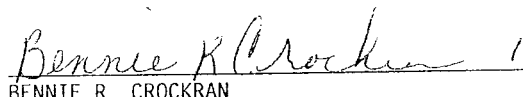
These are FEES NOT paid by Borrower		
BROKER COMP PAID BY LENDER POC		\$ 1,692.00
		\$
		\$
Total Estimated Funds needed to close		Total Estimated Monthly Payment
Down Payment:	\$	Principal & Interest \$ 754.25
Estimated Closing Costs	\$ 1,085.00	Total Real Estate Taxes \$
Estimated Prepaid Items/Reserves	\$ 370.38	Flood & Hazard Insurance \$
Other: TOTAL PAYOFFS	\$ 139,617.78	Mortgage Insurance \$
TOTAL EST. FUNDS NEEDED TO CLOSE	\$ 141,073.16	Total Other Impounds \$
		TOTAL MONTHLY PAYMENT \$ 754.25

This form does not cover all items you will be required to pay in cash at settlement; for example, deposits in escrow for real estate taxes and insurance may be different. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.

Neither you nor the lender previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure. Each of the Undersigned acknowledge receiving and reading a completed copy of this disclosure.

I (WE) HEREBY ACKNOWLEDGE RECEIVING AND READING A COPY OF THIS DISCLOSURE

 11/08/05
GILBERT J. CROCKRAN DATE

 11/08/05
BENNIE R. CROCKRAN DATE

DATE

DATE

ITEMIZATION OF PAYOFFS:

[illegible]

(10/01)

MORTGAGE LOAN ORIGATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You GILBERT J CROCKRAN, BENNIE R. CROCKRAN

agree to enter into this Mortgage Loan Origination Agreement with

1ST FIDELITY MORTGAGE INC (MASTER)

as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with

1ST FIDELITY MORTGAGE INC (MASTER)

on November 08, 2005

We are licensed as a "Mortgage Broker" under the State of MISSOURI

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

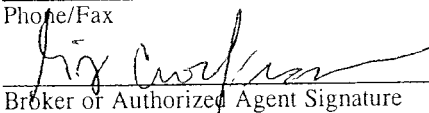
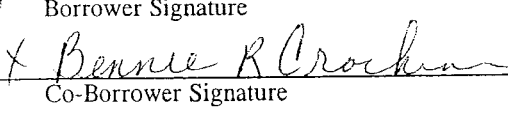
- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender.
- * Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- * Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANTS
1ST FIDELITY MORTGAGE INC (MASTER)	GILBERT J CROCKRAN BENNIE R. CROCKRAN
Company Name	Applicants Name(s)
4200 SOMERSET AVENUE SUITE 239	6119 E 107TH STREET
Address	Address
PRAIRIE VILLAGE, KS 56208	KANSAS CITY, MO 64134
City, State, Zip	City, State, Zip
913-341-1411	
Phone/Fax	
	
Broker or Authorized Agent Signature	Borrower Signature
Date	Date
	11/08/05
	Co-Borrower Signature
	Date

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT - PAGE 2
ITEMIZATION OF AMOUNT FINANCED

Creditor:
Wilmington Finance,
a division of AIG Federal Savings Bank
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

Property Address:
6119 E 107TH STREET
KANSAS CITY, MO 64134-

Date: November 08, 2005

Interest Rate: 9.490 %

Broker's License #: MULTI STATE

RE:
GILBERT J CROCKRAN
BENNIE R. CROCKRAN

Mailing Address:
6119 E 107TH ST
SAINT LOUIS, MO 63134

Loan Number: 4500006804

Loan Amount: \$28,200.00

Ref HUD-1 Statement	** Amount Paid on your Account	* Broker = B	Other = O
	PAID	FINANCED	*
SEE ATTACHED 'ITEMIZATION OF PAYOFFS' ATTACHED HERETO		\$ 134,574.44	
Amount Paid To Others on your Behalf:			
TITLE INSURANCE TO COVENANT TITLE & ESCROW,	\$ 0.00	\$ 200.00	0
LOAN PROCEEDS PAID TO: COVENANT TITLE & ESCROW, L.L.C.		\$ -107,819.08	
AMOUNT FINANCED		\$ 26,955.36	
Prepaid Finance Charge:	PAID	FINANCED	*
SETTLEMENT/CLOSING FEE TO COVENANT TITLE & ESCROW,	\$ 0.00	\$ 200.00	0
WIRE TRANSFER TO COVENANT TITLE & ESCROW,	\$ 0.00	\$ 20.00	0
BROKER FEE TO 1ST FIDELITY MORTGAGE INC	\$ 0.00	\$ 500.00	B
UNDERWRITING FEE TO Wilmington Finance	\$ 0.00	\$ 300.00	0
RECORDING SERVICE FEE TO COVENANT TITLE & ESCROW,	\$ 0.00	\$ 100.00	0
INTEREST 17 DAYS @ \$7.332 per Day	\$ 0.00	\$ 124.64	
Total Prepaid Finance Charge:		\$ 1,244.64	

DDS-KAN

(10/01)

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT - PAGE 3
ITEMIZATION OF AMOUNT FINANCED

These are FEES NOT paid by Borrower

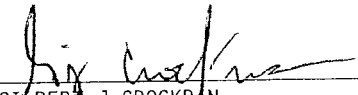
\$
 \$
 \$


Total Estimated Funds needed to close		Total Estimated Monthly Payment	
Down Payment:	\$	Principal & Interest	\$ 236.92
Estimated Closing Costs	\$ 1,320.00	Total Real Estate Taxes	\$
Estimated Prepaid Items/Reserves	\$ 124.64	Flood & Hazard Insurance	\$
Other: TOTAL PAYOFFS	\$ 134,574.44	Mortgage Insurance	\$
TOTAL EST. FUNDS NEEDED TO CLOSE	\$ 136,019.08	Total Other Impounds	\$
		TOTAL MONTHLY PAYMENT	\$ 236.92

This form does not cover all items you will be required to pay in cash at settlement; for example, deposits in escrow for real estate taxes and insurance may be different. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.

Neither you nor the lender previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure. Each of the Undersigned acknowledge receiving and reading a completed copy of this disclosure.

I (WE) HEREBY ACKNOWLEDGE RECEIVING AND READING A COPY OF THIS DISCLOSURE

 11/08/05
 GILBERT J. CROCKRAN DATE

 11/08/05
 BENNIE R. CROCKRAN DATE

 DATE

 DATE

ITEMIZATION OF PAYOFFS:

[illegible]

(10/01)

Robin Carnahan Secretary of State
2005 ANNUAL REGISTRATION REPORT
BUSINESS

File Number: 200511590403
00423497
Date Filed: 04/25/2005
Robin Carnahan
Secretary of State

REPORT DUE BY: 04/30/2005

ANNUAL REPORT MONTH:
January

00423497
1ST FIDELITY MORTGAGE, INC.
PAUL COOPER
367 PALERMO
ST. LOUIS, MO 63021

PRINCIPAL PLACE OF BUSINESS OR
CORPORATE HEADQUARTERS:

11605 Studt Ave., Ste. 107

STREET

St. Louis, MO

63141

CITY/STATE

ZIP

If changing the registered agent and/or registered office address, please check the appropriate box(es) and fill in the necessary information.

☐

The new registered agent

IF CHANGING THE REGISTERED AGENT, AN ORIGINAL WRITTEN CONSENT FROM THE NEW
REGISTERED AGENT MUST BE ATTACHED AND FILED WITH THIS REGISTRATION REPORT.

☐

The new registered office address

Must be a Missouri address, PO Box alone is not acceptable. This section is not applicable for Banks, Trusts and Foreign Insurance.

OFFICERS

NAME AND PHYSICAL ADDRESS (P.O. BOX ALONE NOT
ACCEPTABLE). (MUST LIST PRESIDENT AND SECRETARY BELOW)

A

PRES Sammie L West

STREET/RT 8001 Darnell Ln

CITY/STATE/ZIP Lenexa, KS 66215

V-PRES Paul E Cooper

STREET/RT 367 Palermo

CITY/STATE/ZIP Manchester, MO 63021

SEC'Y Paul Cooper

STREET/RT 367 Palermo

CITY/STATE/ZIP Manchester, MO 63021

TREAS

STREET/RT

CITY/STATE/ZIP

NAMES AND ADDRESSES OF ALL OTHER OFFICERS AND DIRECTORS ARE ATTACHED

BOARD OF DIRECTORS

NAME AND PHYSICAL ADDRESS (P.O. BOX ALONE NOT
ACCEPTABLE). (MUST LIST AT LEAST ONE DIRECTOR BELOW)

B

NAME Sammie L West

STREET/RT 8001 Darnell Ln.

CITY/STATE/ZIP Lenexa, KS 66215

NAME Paul E. Cooper

STREET/RT 367 Palermo

CITY/STATE/ZIP Manchester, MO 63021

NAME

STREET/RT

CITY/STATE/ZIP

NAME

STREET/RT

CITY/STATE/ZIP

The undersigned understands that false statements made in this report are punishable for the crime of making a false
declaration under Section 575.060 RSMo. Photocopy or stamped signature not acceptable.

Authorized party or officer sign here

Paul Cooper

Please print name and title of signer:

Paul Cooper

/

Secretary

NAME

TITLE

REGISTRATION REPORT FEE IS:

- ____ \$20.00 If filed on or before 4/30
____ \$35.00 If filed on or before 5/31
____ \$50.00 If filed on or before 6/30
____ \$65.00 If filed on or before 7/31

WHEN THIS FORM IS ACCEPTED BY THE SECRETARY OF STATE,
BY LAW IT WILL BECOME A PUBLIC DOCUMENT AND ALL
INFORMATION PROVIDED IS SUBJECT TO PUBLIC DISCLOSURE

E-MAIL ADDRESS (OPTIONAL)

REQUIRED INFORMATION MUST BE COMPLETE OR THE REGISTRATION REPORT WILL BE REJECTED

MAKE CHECK PAYABLE TO DIRECTOR OF REVENUE

RETURN COMPLETED REGISTRATION REPORT AND PAYMENT TO THE SECRETARY OF STATE - P.O. BOX 1366, JEFFERSON CITY, MO 65102

Return To:

Wilmington Finance, a division of AIG Federal Savings Bank
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

Lender address located on page 2
Trustee address located on page 2
Full Legal Description located on page 3

[Space Above This Line For Recording Data]

DEED OF TRUST

Loan Number: 4500006796

MIN 100372405101450137

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated November 08, 2005, together with all Riders to this document.

(B) "Borrower" is

GILBERT J CROCKRAN AND BENNIE R. CROCKRAN, AS TENANTS BY THE ENTIRETY

whose address is 6119 E 107TH

SAINT LOUIS, MO 63134

Borrower is the trustor under this Security Instrument.

MISSOURI-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3026 1/01

VMP-6A(MO) (0107)

Page 1 of 15

Initials:

hgc BRC

VMP MORTGAGE FORMS - (800)521-7291

DDS-MOW



(C) "Lender" is
Wilmington Finance, a division of AIG Federal Savings Bank
Lender is a Federal Savings Bank
organized and existing under the laws of United States of America
Lender's address is 401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

(D) "Trustee" is
COVENANT TITLE & ESCROW, L.L.C.
Trustee's address is 12920 METCALF AVE STE 120
OVERLAND PARK, KS 66213-

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated November 08, 2005
The Note states that Borrower owes Lender One Hundred Twelve Thousand Eight Hundred & Dollars
00/100

(U.S. \$112,800.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December 01, 2035

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input checked="" type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [specify]

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

ADJUSTABLE RATE RIDER (LIBOR Index - Rate Caps)

Loan Number: 4500006796

THIS ADJUSTABLE RATE RIDER is made this 8th day of November, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Wilmington Finance, a division of AIG Federal Savings Bank, Federal Savings Bank (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

6119 E 107TH STREET
KANSAS CITY, MO 64134-
[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.050 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of December, 2007, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

WILMINGTON - MODIFIED

MULTISTATE ADJUSTABLE RATE RIDER (LIBOR Index) - Single Family - Freddie Mac UNIFORM INSTRUMENT

VMP-815R (0008)

Form 3192 1/01

Page 1 of 4

Initials: *hgc* *BRC*

VMP MORTGAGE FORMS - (800)521-7291

DDS-GAO

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding SIX AND 800/1000 percentage points (6.800%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.


The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.050 % or less than 7.050 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1%) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 13.050 %, or less than 7.050 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

 VMP-815R (0008)

DDS-GAO

Page 2 of 4

Initials:  

Form 3192 1/01

NONDRIVER LICENSE

License Number P203096010

CROCKRAN
GILBERT JUNIOR
65119 E 107TH ST
KANSAS CITY, MO 64134

Birthdate: Expiration Date:

0-52-15 1002-2010

Endorsement

10

CALIFORNIA

DRIVER LICENSE

EXPIRES 10-02-07

03118774

GILBERT JUNIOR CROCKRAN
1057 W 107TH ST
LOS ANGELES CA 90044

SEX:M HAIR:BLK EYES:BRN
HT:5-11 WT:195 DOB:10-02-9

Big Creek

10/07/2002 609 89 FD/07



MISSOURI
DRIVER LICENSE

License Number P203215011

**CROCKRAN
BENNIE RUTH
6118 E 10TH
KANSAS CITY, MO**

Birthdate **Expiration Date**

062543 1963-2000

Endon

1990

9

100

[illegible]

Case	Age	Sex	Site	Pathologic	Survival	Ref.
1	60	M	Rectum	Adenocarcinoma	10 mo	[1]
2	65	M	Rectum	Adenocarcinoma	12 mo	[2]
3	70	M	Rectum	Adenocarcinoma	18 mo	[3]
4	75	M	Rectum	Adenocarcinoma	24 mo	[4]
5	80	M	Rectum	Adenocarcinoma	30 mo	[5]
6	85	M	Rectum	Adenocarcinoma	36 mo	[6]
7	90	M	Rectum	Adenocarcinoma	42 mo	[7]
8	95	M	Rectum	Adenocarcinoma	48 mo	[8]
9	100	M	Rectum	Adenocarcinoma	54 mo	[9]
10	105	M	Rectum	Adenocarcinoma	60 mo	[10]
11	110	M	Rectum	Adenocarcinoma	66 mo	[11]
12	115	M	Rectum	Adenocarcinoma	72 mo	[12]
13	120	M	Rectum	Adenocarcinoma	78 mo	[13]
14	125	M	Rectum	Adenocarcinoma	84 mo	[14]
15	130	M	Rectum	Adenocarcinoma	90 mo	[15]
16	135	M	Rectum	Adenocarcinoma	96 mo	[16]
17	140	M	Rectum	Adenocarcinoma	102 mo	[17]
18	145	M	Rectum	Adenocarcinoma	108 mo	[18]
19	150	M	Rectum	Adenocarcinoma	114 mo	[19]
20	155	M	Rectum	Adenocarcinoma	120 mo	[20]
21	160	M	Rectum	Adenocarcinoma	126 mo	[21]
22	165	M	Rectum	Adenocarcinoma	132 mo	[22]
23	170	M	Rectum	Adenocarcinoma	138 mo	[23]
24	175	M	Rectum	Adenocarcinoma	144 mo	[24]
25	180	M	Rectum	Adenocarcinoma	150 mo	[25]
26	185	M	Rectum	Adenocarcinoma	156 mo	[26]
27	190	M	Rectum	Adenocarcinoma	162 mo	[27]
28	195	M	Rectum	Adenocarcinoma	168 mo	[28]
29	200	M	Rectum	Adenocarcinoma	174 mo	[29]
30	205	M	Rectum	Adenocarcinoma	180 mo	[30]
31	210	M	Rectum	Adenocarcinoma	186 mo	[31]
32	215	M	Rectum	Adenocarcinoma	192 mo	[32]
33	220	M	Rectum	Adenocarcinoma	198 mo	[33]
34	225	M	Rectum	Adenocarcinoma	204 mo	[34]
35	230	M	Rectum	Adenocarcinoma	210 mo	[35]
36	235	M	Rectum	Adenocarcinoma	216 mo	[36]
37	240	M	Rectum	Adenocarcinoma	222 mo	[37]
38	245	M	Rectum	Adenocarcinoma	228 mo	[38]
39	250	M	Rectum	Adenocarcinoma	234 mo	[39]
40	255	M	Rectum	Adenocarcinoma	240 mo	[40]
41	260	M	Rectum	Adenocarcinoma	246 mo	[41]
42	265	M	Rectum	Adenocarcinoma	252 mo	[42]
43	270	M	Rectum	Adenocarcinoma	258 mo	[43]
44	275	M	Rectum	Adenocarcinoma	264 mo	[44]
45	280	M	Rectum	Adenocarcinoma	270 mo	[45]
46	285	M	Rectum	Adenocarcinoma	276 mo	[46]
47	290	M	Rectum	Adenocarcinoma	282 mo	[47]
48	295	M	Rectum	Adenocarcinoma	288 mo	[48]
49	300	M	Rectum	Adenocarcinoma	294 mo	[49]
50	305	M	Rectum	Adenocarcinoma	300 mo	[50]
51	310	M	Rectum	Adenocarcinoma	306 mo	[51]
52	315	M	Rectum	Adenocarcinoma	312 mo	[52]
53	320	M	Rectum	Adenocarcinoma	318 mo	[53]
54	325	M	Rectum	Adenocarcinoma	324 mo	[54]
55	330	M	Rectum	Adenocarcinoma	330 mo	[55]
56	335	M	Rectum	Adenocarcinoma	336 mo	[56]
57	340	M	Rectum	Adenocarcinoma	342 mo	[57]
58	345	M	Rectum	Adenocarcinoma	348 mo	[58]
59	350	M	Rectum	Adenocarcinoma	354 mo	[59]
60	355	M	Rectum	Adenocarcinoma	360 mo	

SALES

50

[illegible]

THE

[illegible]

THIS NUMBER HAS BEEN EST

BENNETT RUTH C

100-443887-100

MINISTRE DE LA JUSTICE

[illegible][illegible]

Case 4:13-cv-01120-DW Document 1-1 Filed 11/15/13 Page 35 of 53

COVENANT TITLE & ESCROW, LLC

3573342

[File Name Change Online](#)[View History and Documents](#)Current Mailing Address: 101 GATEWAY CENTRE PARKWAY, RICHMOND, VA 232355153[Update](#)

Business Entity Type: KANSAS LTD LIABILITY COMPANY

Date of Formation in Kansas: 01/09/2004State of Organization: KSCurrent Status: FORFEITED - FAILED TO TIMELY FILE A/R[Certificate of Good Standing](#)**Resident Agent and Registered Office**Resident Agent: STEVE HOOKSRegistered Office: 12920 METCALF SUITE 120, OVERLAND PARK, KS 66213[Update Resident Agent/Office](#)

Tarus Monroe

Marketing Consultant

AT&T Advertising and Solutions

Privately Held; 5001-10,000 employees; Marketing and Advertising industry
 January 2008 – January 2010 (2 years 1 month)
 Responsibilities included managing and maintaining customer accounts in territories of the Arkansas region
 Created a communication loop which stimulated product awareness
 Executed advertising campaigns and promotional activities
 Developed advertising themes and made media decisions
 Obtained new business sales while retaining current clients

Branch Manager

HomeSmartz Your Mortgage Solutions

January 2006 – January 2007 (1 year 1 month)
 Trained and instructed loan officers all pertinent soft skills using both self-developed and Lender programs
 Managed a department of 7 to 11 loan officers
 Reviewed new loan applications for criteria guidelines
 Handled customer inquiries and solved billing problems
 Structured marketing strategies to maximize quarterly gross revenue
 Prepared weekly reports for loan officers
 Designed and implemented training and development of loan officers

Loan Specialist

First Fidelity Mortgages Inc

January 2004 – January 2006 (2 years 1 month)
 Educated customers about subprime loan programs
 Analyzed loan programs from various account executives on a daily basis
 Created and implemented solution in order to optimize process efficiency
 Utilized financial modeling from previous experience to maximize revenue target goal

Loan Officer

Mortgage Professionals Inc

January 2001 – January 2004 (3 years 1 month)
 Discovered and developed creative ideals of marketing strategies in order to generate new business
 Performed various duties in marketing; including setting up seminars in various organization
 Presented power point presentations for Real Estate Investor groups
 Organized trades shows and radio pilot advertisement segments on live air regarding real estate subject matters

Special Accomplishments

Received recognition for closing \$5 million in loans.
 Awarded hardest working loan officer of the company in 2003.
 Increase productivity by exceeding expectations beyond company weekly goals

Page 1 of 1



Tarus Monroe

Owner, Innovated Solutions Inc

Dallas/Fort Worth Area
Real Estate

Current

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number Lender Case Number 4500006804
--	--	--

Amount	\$ 28,200	Interest Rate	9.490 %	No. of Months	360/180	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
--------	-----------	---------------	---------	---------------	---------	--------------------	---

II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, ZIP) 6119 E 107TH ST, Kansas City, MO 64134 County: Jackson		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
--	--

Complete this line if construction or construction-permanent loan. Year Lot Acquired		Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
		\$	\$	\$	\$	\$

Complete this line if this is a refinance loan. Year Acquired		Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
		\$	\$		Cost: \$

Title will be held in what Name(s) GILBERT J CROCKRAN BENNIE R CROCKRAN	Manner in which Title will be held Joint tenants	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
---	---	---

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower **Co-Borrower**

Borrower's Name (include Jr. or Sr. if applicable) GILBERT J CROCKRAN		Co-Borrower's Name (include Jr. or Sr. if applicable) BENNIE R CROCKRAN	
--	--	--	--

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
	816-765-2440	10/02/1957	16		816-765-2440	07/25/1954	14

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages
--	--	--	---

Present Address (street, city, state, ZIP) 6119 E 107TH ST Kansas City, MO 64134	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	Present Address (street, city, state, ZIP) 6119 E 107TH ST Kansas City, MO 64134	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.
--	---	--	---

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
--	--

If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.
---	--

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.
--	--

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.
--	--

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.
--	--

IV. EMPLOYMENT INFORMATION

Borrower **Co-Borrower**

Name & Address of Employer POPEY'S CHICKEN 15204 W 119TH ST Olathe, KS 66062	<input type="checkbox"/> Self Employed Yrs. on this job 2 yr(s)	Name & Address of Employer CITY OF KANSAS CITY 4400 RAYTOWN RD Kansas City, MO 64129	<input type="checkbox"/> Self Employed Yrs. on this job 1 yr(s) 2 mth(s)
---	---	---	--

Yrs. employed in this line of work/profession 3	Yrs. employed in this line of work/profession 1.2
--	--

Position/Title/Type of Business MGR	Business Phone (incl. area code) 913-768-8778	Position/Title/Type of Business ANIMAL CONTROL OFFICER	Business Phone (incl. area code) 816-513-9800
--	--	---	--

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer PICKWICK PLAZA PARTNERS 933 MCGEE Kansas City, MO 64106	<input type="checkbox"/> Self Employed Dates (from-to) 2/2003 - 4/2004	Name & Address of Employer PICKWICK PLAZA PARTNERS 933 MCGEE Kansas City, MO 64106	<input type="checkbox"/> Self Employed Dates (from-to) 5/2003 - 7/2004
---	--	---	--

Monthly Income \$ 3,100.00	Monthly Income \$ 2,100.00
-------------------------------	-------------------------------

Position/Title/Type of Business MANAGER	Business Phone (incl. area code) 816-471-6369	Position/Title/Type of Business LEASING AGENT	Business Phone (incl. area code) 816-471-6369
--	--	--	--

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
--	-----------------	--	-----------------

Monthly Income \$	Monthly Income \$
----------------------	----------------------

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
---------------------------------	----------------------------------	---------------------------------	----------------------------------

EX2

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,433.00	\$ 1,900.00	\$ 4,333.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 754.25
Bonuses				Other Financing (P&I)		236.82
Commissions				Hazard Insurance		73.25
Dividends/Interest				Real Estate Taxes		122.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "Describe Other Income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 2,433.00	\$ 1,900.00	\$ 4,333.00	Total	\$	\$ 1,186.71

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:				\$ Payment/Months	\$
List checking and savings accounts below			Name and address of Company		
Name and address of Bank, S&L, or Credit Union			CHASE MTG		
Acct. no.	\$ 26,600		Acct. no. 18737361	(907) /349	131,937
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			WFS FINANCIAL		
Acct. no.	\$		Acct. no. 515880034824	280 /052	11,192
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			HFC		
Acct. no.	\$		Acct. no. 0016143668	300 /(R)	9,880
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			HFC - USA		
Acct. no.	\$		Acct. no. 5531001614	250 /(R)	8,368
Stocks & Bonds (Company name/ number & description)			Name and address of Company	\$ Payment/Months	\$
			CBUSASEARS		
Life insurance net cash value			Acct. no. 5121079708803025	34 /(R)	3,152
Face amount: \$			Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets	\$ 26,600		CAP ONE BK		
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no. 517805218474	70 /(R)	2,359
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$		HSBC NV		
Automobiles owned (make and year)	\$		Acct. no. 0033629789	15 /(R)	742
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$ 971	
Total Assets a.	\$ 26,600		Net Worth (a minus b)	\$ (144,194)	Total Liabilities b. \$ 170,794

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)							Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments			
6119 E 107TH Saint Louis, MO 63134		\$	\$	\$	\$	\$	\$	
	Totals	\$	\$	\$	\$	\$	\$	

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number


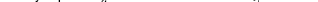
VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

VII. DETAILS OF TRANSACTION			If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.		Borrower	Co-Borrower
	\$		Yes	No	Yes	No
a. Purchase price			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Alterations, improvements, repairs			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)	134,574.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	1,134.98		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. FMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	135,708.98					
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
New First Mortgage	112,800.00					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	28,200.00					
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)	28,200.00					
p. Cash from/to Borrower (subtract j, k, l & o from l)	(5,291.02)					
			a. Are there any outstanding judgments against you?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			j. Are you a U. S. citizen?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
			k. Are you a permanent resident alien?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		<input type="checkbox"/>	<input checked="" type="checkbox"/>
			m. Have you had an ownership interest in a property in the last three years?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
			(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?		PR	PR
			(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		SP	SP

IX. ACKNOWLEDGMENT AND AGREEMENT

[illegible]

my original written signature	Date	Co-Borrower's Signature	Date
Borrower's Signature			
X 	11/08/05	X 	11/08/05

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☒ I do not wish to furnish this information

CO-BORROWER ☒ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian ☒ Black or African American

☐ Native Hawaiian or Other Pacific Islander ☐ White

Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input checked="" type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> White

Sex: ☐ Female ☒ Male

Sex: ☒ Female ☐ Male

To be Completed by Interviewer

Interviewer's Name (print or type)

This application was taken by:

TARIUS

☒ Face-to-face interview

Interviewer's Signature _____

☐ Mail

Interviewer's Signature _____

☐ Telephone

Inter-Jewels' Rhona N.

☐ Internet

Interviewer's Phone Number: 018 244 4444

Name and Address of Interviewer's Employer

1ST FIDELITY MTG
4200 SOMERSET DR STE 239
Prairie Village, KS 66208
(P) 913-341-1411
(F) 913-341-4010

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:
GILBERT J CROCKRAN
Co-Borrower:
BENNIE R CROCKRAN

Agency Case Number:

Lender Case Number:
4500006804

VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company BANKFIRST	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 453217360088	22/(R)	527
Name and address of Bank, S&L, or Credit Union		Name and address of Company ZALE/CBUSA	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 6035251082638037	50/(R)	495
Name and address of Bank, S&L, or Credit Union		Name and address of Company TNB - TARGET	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 927031513690	16/(R)	320
Name and address of Bank, S&L, or Credit Union		Name and address of Company CREDIT FIRST N A	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 593197220	10/(R)	210
Name and address of Bank, S&L, or Credit Union		Name and address of Company SHELL/CITI	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 155004815	10/(R)	145
Name and address of Bank, S&L, or Credit Union		Name and address of Company Property Taxes (Due within 60 days of close)	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		1,467
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X *[Signature]*

11/08/05

X *[Signature]*

11/08/05

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural <input type="checkbox"/> Other (explain): Housing Service	Agency Case Number Lender Case Number 4500006796

Amount \$	112,800	Interest Rate	7.050 %	No. of Months	360/360	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> ARM (type): 2/28 Adjustable Rate Mortgage
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, ZIP) 6119 E 107TH ST, Kansas City, MO 64134 County: Jackson	No. of Units Year Built
Legal Description of Subject Property (attach description if necessary)	

Purpose of Loan	<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
-----------------	--	--	---	-------------------	--

Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	GILBERT J CROCKRAN BENNIE R CROCKRAN	Manner in which Title will be held	Joint tenants	Estate will be held in:	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
------------------------------------	---	------------------------------------	---------------	-------------------------	--

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	
---	--

III. BORROWER INFORMATION	
Borrower	Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)	GILBERT J CROCKRAN	Co-Borrower's Name (include Jr. or Sr. if applicable)	BENNIE R CROCKRAN
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
	816-765-2440	10/02/1957	16

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)
no. ages	no. ages	no. ages	no. ages

Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 3 No. Yrs.	Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 3 No. Yrs.
--	--	--	--

6119 E 107TH ST Kansas City, MO 64134	6119 E 107TH ST Kansas City, MO 64134
--	--

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
--	--

If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

IV. EMPLOYMENT INFORMATION	
Borrower	Co-Borrower

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job 1 yr(s) 2 mth(s)
POPEYE'S CHICKEN 15204 W 119TH ST Olathe, KS 66062		3	CITY OF KANSAS CITY 4400 RAYTOWN RD Kansas City, MO 64129		1.2

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
MGR	913-768-8778	ANIMAL CONTROL OFFICER	816-513-9800

If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
---	--	--	--

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
PICKWICK PLAZA PARTNERS 933 MCGEE Kansas City, MO 64106		2/2003 - 4/2004	PICKWICK PLAZA PARTNERS 933 MCGEE Kansas City, MO 64106		5/2003 - 7/2004
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
MANAGER	816-471-6369	\$ 3,100.00	LEASING AGENT	816-471-6369	\$ 2,100.00

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
		\$			\$

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
		\$			\$

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
		\$			\$

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income	Position/Title/Type of Business	Business Phone (incl. area code)	Monthly Income
		\$			\$

VI. ASSETS AND LIABILITIES (cont.)							
Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)							
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
6119 E 107TH Saint Louis, MO 63134		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "yes" to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower Co-Borrower	
c. Land (if acquired separately)		Yes No	Yes No
d. Refinance (incl. debts to be paid off)	139,618.00	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
e. Estimated prepaid items		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
f. Estimated closing costs	4,996.81	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)		a. Are there any outstanding judgments against you?	
i. Total costs (add items a through h)	144,614.81	<input type="checkbox"/> <input checked="" type="checkbox"/>	
j. Subordinate financing	28,200.00	b. Have you been declared bankrupt within the past 7 years?	
k. Borrower's closing costs paid by Seller		<input type="checkbox"/> <input checked="" type="checkbox"/>	
l. Other Credits(explain)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		d. Are you a party to a lawsuit?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	
		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	
		If "Yes," give details as described in the preceding question.	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		g. Are you obligated to pay alimony, child support, or separate maintenance?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		h. Is any part of the down payment borrowed?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		i. Are you a co-maker or endorser on a note?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		j. Are you a U. S. citizen?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
		k. Are you a permanent resident alien?	
		<input type="checkbox"/> <input checked="" type="checkbox"/>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	112,800.00	l. Do you intend to occupy the property as your primary residence?	
n. PMI, MIP, Funding Fee financed		If "Yes," complete question m below.	
		<input checked="" type="checkbox"/> <input type="checkbox"/>	
o. Loan amount (add m & n)	112,800.00	m. Have you had an ownership interest in a property in the last three years?	
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	
		PR PR	
		(2) How did you hold title to the home-solo by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	
		SP SP	
p. Cash from/to Borrower (subtract j, k, l & o from i)	3,614.81		

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X <i>[Signature]</i>	11/08/05	X <i>[Signature]</i>	11/08/05

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input checked="" type="checkbox"/> I do not wish to furnish this information	<input checked="" type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer	Name and Address of Interviewer's Employer
This application was taken by: <input checked="" type="checkbox"/> Face-to-face Interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	1ST FIDELITY MTG 4200 SOMERSET DR STE 239 Prairie Village, KS 66208 (P) 913-341-1411 (F) 913-341-4010
Interviewer's Name (print or type): TARUS	
Interviewer's Signature	
Interviewer's Phone Number (incl. area code): 913-341-1411	

Continuation Sheet Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	GILBERT J CROCKRAN	
	Co-Borrower:	Lender Case Number:
	BENNIE R CROCKRAN	4500005796

Borrower:	GILBERT J CROCKRAN
Co-Borrower:	BENNIE R CROCKRAN

Lender Case Number:
4500006796

VI. ASSETS AND LIABILITIES					
ASSETS		Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union			Name and address of Company BANKFIRST	\$ Payt./Mos.	\$
				22/(R)	527
Acct. no.	\$	Acct. No. 453217360088	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union			ZALE/CBUSA		
				50/(R)	495
Acct. no.	\$	Acct. No. 6035251082638037	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union			TNB - TARGET		
				16/(R)	320
Acct. no.	\$	Acct. No. 927031513690	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union			CREDIT FIRST N A		
				10/(R)	210
Acct. no.	\$	Acct. No. 593197220	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union			SHELL/CITI		
				10/(R)	145
Acct. no.	\$	Acct. No. 155004815	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union			Property Taxes (Due within 60 days of close)		
					1,467
Acct. no.	\$	Acct. No.	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$	Acct. No.	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$	Acct. No.	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$	Acct. No.	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$	Acct. No.	Name and address of Company	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union					

above facts as applicable under the provisions of this Act. Date

Borrower's Signature: [Signature] Date 11/08/05

Co-Borrower's Signature: X Bennie R. Crocker Date 11/08/05

Freddie Mac Form 65 1/04
CALYX Form 1003 Lnap4estlrm 01/04

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,433.00	\$ 1,900.00	\$ 4,333.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 754.25
Bonuses				Other Financing (P&I)		236.92
Commissions				Hazard Insurance		73.25
Dividends/Interest				Real Estate Taxes		122.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 2,433.00	\$ 1,900.00	\$ 4,333.00	Total	\$	\$ 1,186.71

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$


VI. ASSETS AND LIABILITIES
This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

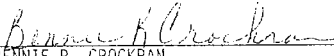
Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below			CHASE MTG		
Name and address of Bank, S&L, or Credit Union			Acct. no. 18737361	(907) /349	136,980
Acct. no.	\$ 26,600		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			WFS FINANCIAL		
Acct. no.	\$		Acct. no. 515880034824	280 /052	11,192
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		HFC		
Name and address of Bank, S&L, or Credit Union			Acct. no. 0016143668	300 /(R)	9,880
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			HFC - USA		
Acct. no.	\$		Acct. no. 5531001614	250 /(R)	8,368
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$		CBUSASEARS		
Face amount: \$			Acct. no. 5121079708803025	34 /(R)	3,152
Subtotal Liquid Assets	\$ 26,600		Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$		CAP ONE BK		
Vested interest in retirement fund	\$		Acct. no. 517805218474	70 /(R)	2,359
Net worth of business(es) owned (attach financial statement)	\$		Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$		HSBC NV		
Other Assets (itemize)	\$		Acct. no. 0033629789	15 /(R)	742
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$ 971	
Total Assets a.	\$ 26,600		Net Worth (a minus b)	\$ (149,238)	Total Liabilities b. \$ 175,838

ADDITIONAL CONDITIONS
(Attachment to Lender's Instructions)

ALL CONDITIONS FROM LOAN # 4500006796 APPLY TO THIS LOAN AS WELL.


GILBERT J. CROCKRAN
11/08/05
DATE


BENNIE R. CROCKRAN
11/08/05
DATE

A. U.S. Department of Housing
and Urban Development

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA	3. <input checked="" type="checkbox"/> Conv. Unins
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	
6. File Number CM0510049A		7. Loan Number 4500036804
8. Mortgage Ins. Case No.		

Settlement Statement

C. Note:	This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing: they are shown here for information purposes and are not included in the totals.		
D. Name of Borrower:	GILBERT J. CROCKRAN, 6119 E. 107th, Kansas City, MO BENNIE R. CROCKRAN		
E. Name of Seller:			
F. Name of Lender:	Wilmington Finance, a Div of AIG FSB, 3030 Warrenville Rd., Suite 600, Lisle, IL 60532		
G. Property Location:	Lot 309, STRATFORD ESTATES, THIRD PLAT 6119 E. 107th St., Kansas City, MO 64134		
H. Settlement Agent:	Covenant Title & Escrow, L.L.C. (913) 685-1800	TIN:	20-2195480
Place of Settlement:	12920 Metcalf Ave., Suite 120, Overland Park, KS 66213	Jeanene L. Fast	
I. Settlement Date:	11/8/2005	Proration Date:	11/14/2005

J. Summary of Borrower's Transaction

K. Summary of Seller's Transaction

100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	1,283.64	403.	
104.		404.	
105. Transfer to 1st mlg CM0510049	26,916.36	405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	28,200.00	420. Gross amount due to seller:	
200. Amounts paid by or in behalf of the borrower:		500. Reduction in amount due to seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	28,200.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207. Buyer costs paid by seller		507. Buyer costs paid by seller	
208. Seller carryback		508. Seller carryback	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	28,200.00	520. Total reduction in amount due seller:	
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	28,200.00	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	28,200.00	602. Less total reduction in amount due seller (line 520)	
303. CASH (FROM) (TO) BORROWER	0.00	603. CASH (FROM) (TO) SELLER	

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return, for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Covenant Title & Escrow, L.L.C. (913) 685-1800 with your correct taxpayer identification number.

If you do not provide Covenant Title & Escrow, L.L.C. (913) 685-1800 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

L - Settlement Charges		11/8/05 4:23 PM	File Number: CM0510049A	
700.	Total sales/broker commission		Paid From	Paid From
	Division of commission (line 700) as follows:		Borrower's	Seller's
701.	\$		Funds at	Funds at
702.	\$		Settlement	Settlement
703.	Commission paid at settlement			
704.				
800.	Items payable in connection with loan			
801.	Loan origination fee			
802.	Loan discount			
803.	Appraisal fee			
804.	Credit report			
805.	Lender's inspection fee			
806.	Mortgage insurance application fee			
807.	Assumption fee			
808.	Underwriting Fee to Wilmington Finance, a Div of AIG FSB	300.00		
809.	Flood Certification Fee			
810.	Tax Service Fee			
811.	Processing Fee			
812.	Broker Fee to First Fidelity	500.00		
813.				
814.	Yield Spread Premium			
900.	Items required by lender to be paid in advance			
901.	Interest from 11/14/2005 to 12/1/2005 at \$7.3320/day for 17 days.	124.64		
902.	Mortgage insurance premium for			
903.	Hazard insurance premium for			
904.				
905.	VA Funding Fee			
1000.	Reserves deposited with lender			
1001.	Hazard insurance			
1002.	Mortgage insurance			
1003.	City property taxes			
1004.	County property taxes			
1005.	Annual assessments (maint.)			
1006.				
1007.				
1008.				
1009.	Aggregate Adjustment			
1100.	Title charges:			
1101.	Settlement or closing fee to Covenant Title & Escrow, L.L.C.	100.00		
1102.	Abstract or title search			
1103.	Title examination			
1104.	Title insurance binder			
1105.	Document preparation			
1106.	Notary fees			
1107.	Attorney's fees to			
	includes above items no.:			
1108.	Title insurance to Covenant Title & Escrow, L.L.C.	200.00		
	includes above items no.:			
1109.	Lender's coverage \$28,200.00 \$200.00			
1110.	Owner's coverage			
1111.	Delivery & Handling Fee			
1112.	Wire Fee to Covenant Title & Escrow, L.L.C.	20.00		
1113.	Release Servicing Fee			
1200.	Government recording and transfer charges			
1201.	Recording fees: Mortgage \$39.00	39.00		
1202.	City/county tax/stamps:			
1203.	State tax/stamps:			
1204.				
1205.				
1206.				
1300.	Additional settlement charges			
1301.	Survey			
1302.	Pest inspection			
1303.				
1304.				
1305.				
1400.	Total settlement charges (entered on lines 103, section J and 502, section K)	1,283.64		

A. U.S. Department of Housing
and Urban Development

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA	3. <input checked="" type="checkbox"/> Conv. Unins.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	
6. File Number CM0510049		7. Loan Number 4500003796
8. Mortgage Ins. Case No.		

Settlement Statement

C. Note:	This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing; they are shown here for information purposes and are not included in the totals.		
D. Name of Borrower:	GILBERT J. CROCKRAN, 6119 E. 107th, Kansas City, MO 64134 BENNIE R. CROCKRAN		
E. Name of Seller:			
F. Name of Lender:	Wilmington Finance, a Div of AIG FSB, 3030 Warrenville Rd., Suite 600, Lisle, IL 60532		
G. Property Location:	Lot 309, STRATFORD ESTATES 6119 E. 107th St., Kansas City, MO 64134		
H. Settlement Agent:	Covenant Title & Escrow, L.L.C. (913) 685-1800	TIN:	20-2195480
Place of Settlement:	12920 Metcalf Ave., Suite 120, Overland Park, KS 66213	Jeanene L. Fast	
I. Settlement Date:	11/8/2005	Proration Date:	11/14/2005

J. Summary of Borrower's Transaction

K. Summary of Seller's Transaction

100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	5,195.12	403.	
104.		404.	
105. Payoff to Chase	136,980.35	405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	142,175.47	420. Gross amount due to seller:	
200. Amounts paid by or in behalf of the borrower:		500. Reduction in amount due to seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	112,800.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205. Transfer from 2nd mtg CM0510049A	26,916.36	505. Payoff of second mortgage loan	
206.		506.	
207. Buyer costs paid by seller		507. Buyer costs paid by seller	
208. Seller carryback		508. Seller carryback	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	139,716.36	520. Total reduction in amount due seller:	
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	142,175.47	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	139,716.36	602. Less total reduction in amount due seller (line 520)	
303. CASH (X)FROM ()TO BORROWER	2,459.11	603. CASH ()FROM ()TO SELLER	

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return, for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

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If you do not provide Covenant Title & Escrow, L.L.C. (913) 685-1800 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

L. Settlement Charges		11/8/05 4:21 PM	File Number: CM0510049
700.	Total sales/broker commission		
	Division of commission (line 700) as follows:		
701.	\$	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702.	\$		
703.	Commission paid at settlement		
704.			
800.	Items payable in connection with loan		
801.	Loan origination fee		
802.	Loan discount		
803.	Appraisal fee to Appraisals Unlimited POCB 250.00		
804.	Credit report		
805.	Lender's inspection fee		
806.	Mortgage insurance application fee		
807.	Assumption fee		
808.			
809.	Flood Certification Fee		
810.	Tax Service Fee		
811.	Redraw Fee to Wilmington Finance, a Div of AIG FSB 200.00		
812.			
813.			
814.	Broker Comp Pd by Lender to First Fidelity POCL 2256.00		
900.	Items required by lender to be paid in advance		
901.	Interest from 11/14/2005 to 12/1/2005 at \$21.7870/day for 17 days.	370.38	
902.	Mortgage insurance premium for		
903.	Hazard insurance premium for 1 yrs. to The Brown Insurance 879.00		
904.			
905.	VA Funding Fee		
1000.	Reserves deposited with lender		
1001.	Hazard insurance		
1002.	Mortgage insurance		
1003.	City property taxes		
1004.	County property taxes		
1005.	Annual assessments (maint.)		
1006.			
1007.			
1008.			
1009.			
1100.	Title charges		
1101.	Settlement or closing fee to Covenant Title & Escrow, L.L.C. 250.00		
1102.	Abstract or title search		
1103.	Title examination		
1104.	Title insurance binder		
1105.	Document preparation		
1106.	Notary fees		
1107.	Attorney's fees to		
	includes above items no.:		
1108.	Title insurance to Covenant Title & Escrow, L.L.C. 375.00		
	includes above items no.:		
1109.	Lender's coverage \$112,800.00 \$375.00		
1110.	Owner's coverage		
1111.	Delivery & Handling Fee to Covenant Title & Escrow, L.L.C. 40.00		
1112.	Wire Fee to Covenant Title & Escrow, L.L.C. 20.00		
1113.	Release Servicing Fee to Covenant Title & Escrow, L.L.C. 24.00		
1200.	Government recording and transfer charges		
1201.	Recording fees: Mortgage \$75.00 75.00		
1202.	City/county tax/stamps:		
1203.	State tax/stamps:		
1204.			
1205.	2005 County Taxes to Manager of Revenue 1,791.74		
1206.	Payoff to Shell/CITI 145.00		
1300.	Additional settlement charges		
1301.	Survey		
1302.	Pest inspection		
1303.	Payoff to Zale/CBUSA 495.00		
1304.	Payoff to TNB - Target 320.00		
1305.	Payoff to Credit First NA 210.00		
1400.	Total settlement charges (entered on lines 103, section J and 502, section K) 5,195.12		

TRUTH IN LENDING DISCLOSURE STATEMENT

Wilmington Finance, a division of AIG Federal Savings Bank
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

Date: 11/08/2005

Loan Amt.: \$112,800.00

Loan #: 4500006796

Name of Borrower(s):

GILBERT J CROCKRAN AND BENNIE R. CROCKRAN

Mailing Address: 6119 E 107TH, SAINT LOUIS, MO 63134

Property Address: 6119 E 107TH STREET, KANSAS CITY, MO 64134-

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
10.353%	\$269,137.95	\$111,719.62	\$380,857.57

Payment Schedule:

24 MONTHLY PAYMENTS OF	\$754.25	BEGINNING	01/01/2006
6 MONTHLY PAYMENTS OF	\$984.75	BEGINNING	01/01/2008
6 MONTHLY PAYMENTS OF	\$1,065.41	BEGINNING	07/01/2008
324 MONTHLY PAYMENTS OF	\$1,081.65	BEGINNING	01/01/2009

VARIABLE RATE: Your loan contains a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5.000% of the payment.

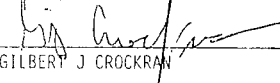
SECURITY: You are giving a security interest in real property located at:
6119 E 107TH STREET, KANSAS CITY, MO 64134-

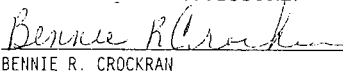
PREPAYMENT: IF YOU PAY OFF EARLY, YOU MAY HAVE TO PAY A PENALTY AND YOU WILL NOT BE ENTITLED TO A REFUND OF ANY PART OF THE FINANCE CHARGE.

ASSUMPTION: SOMEONE BUYING YOUR HOUSE WILL NOT BE ALLOWED TO ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, security interest and the policy of the lender regarding assumption of the mortgage.

I (WE) HEREBY ACKNOWLEDGE RECEIVING AND READING A COPY OF THIS DISCLOSURE.

 11/08/05
GILBERT J CROCKRAN DATE

 11/08/05
BENNIE R. CROCKRAN DATE

DDS-009

TRUTH IN LENDING DISCLOSURE STATEMENT

Wilmington Finance, a division of AIG Federal Savings Bank
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

Date: 11/08/2005

Loan Amt.: \$28,200.00

Loan #: 4500006804

Name of Borrower(s):

GILBERT J CROCKRAN AND BENNIE R. CROCKRAN

Mailing Address: 6119 E 107TH ST, SAINT LOUIS, MO 63134

Property Address: 6119 E 107TH STREET, KANSAS CITY, MO 64134

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
10.033%	\$38,389.55	\$26,955.36	\$65,344.91

Payment Schedule:

179 MONTHLY PAYMENTS OF \$236.92 BEGINNING 01/01/2006
1 BALLOON PAYMENT OF \$22,936.23 DUE ON 12/01/2020

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5.000% of the payment, not less than \$11.85 and not to exceed \$11.85.

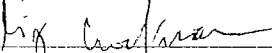
SECURITY: You are giving a security interest in real property located at:
6119 E 107TH STREET, KANSAS CITY, MO 64134

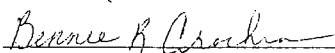
PREPAYMENT: IF YOU PAY OFF EARLY, YOU MAY HAVE TO PAY A PENALTY AND YOU WILL NOT BE ENTITLED TO A REFUND OF ANY PART OF THE FINANCE CHARGE.

ASSUMPTION: SOMEONE BUYING YOUR HOUSE WILL NOT BE ALLOWED TO ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, security interest and the policy of the lender regarding assumption of the mortgage.

I (WE) HEREBY ACKNOWLEDGE RECEIVING AND READING A COPY OF THIS DISCLOSURE.


GILBERT J. CROCKRAN 11/08/05
DATE


BENNIE R. CROCKRAN 11/08/05
DATE

DDS-009

COVENANT TITLE & ESCROW, L.L.C.

12920 Metcalf Ave., Ste. 120

Overland Park, KS 66213

913/685-1800 (phone)

913/685-8888 (fax)

Chase

Attn: Payoff Dept.

Loan No: 18737361

Ref Name: Crockran

Payoff Department:

Payment in full of the above referenced loan has been disbursed to you as follows:

X Attached is our check in the amount of \$ _____.

_____ Funds were wire transferred to you on _____ in the amount of \$ _____.

If there are any discrepancies in this amount, please contact our office within 24 hours of receipt.

STATEMENT OF BORROWER

The above named lender is hereby directed to close, cancel and terminate the above described loan/line of credit.

In accordance with state law, borrower having paid the above-referenced loan in full,

hereby **DEMANDS** that the appropriate release(s) be sent to the title agent named below for recording:

X [Signature]
By: _____
Dated: 11/08/05

By: _____
Dated: _____

X [Signature]
By: _____
Dated: 11/08/05

By: _____
Dated: _____

Attn.: Recording Desk

Covenant Title & Escrow, L.L.C.

12920 Metcalf Ave., Ste. 120

Overland Park, KS 66213

RE: File No.: **CM0510049**

Thank you for your prompt and timely attention to this matter. If you should have any questions, please feel free to contact me at 913-685-1800.

Sincerely,

Jeanene L. Fast,
Closing Department

cc: file/encl.